Combat-Related Special Compensation (CRSC) Overview

Combat-Related Special Compensation (CRSC)

- What is CRSC?
  - Program recognizing sacrifice of eligible military retirees
  - Replaces VA-disability compensation subtracted from retired pay
  - Provides monthly, tax-free payments based on Service pay and
    VA disability rating
  - Available to retirees from all components—Active, Reserve, or National Guard and members of all Branches of Service

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Who Is Eligible for CRSC?

Must Have *ALL Four*

AND

At Least One

1. AC, RC, NG with Retirees:
   20-Years Srvc
   Chapter 61 Medical*
   Temporary Disability Retired List (TDRL)* Temporary Early Retirement Act (TERA)**

2. **10%** or greater VA rated injury that is **combat-related**

3. Receiving military retired pay

4. Military retired pay is reduced by VA disability payments (VA Waiver)

1. Simulating War (SW)

2. Hazardous Service (HS)

3. Instrumentality of War (IN)

4. Armed Conflict (AC)

Note: Includes VA presumptive injuries

*Medical Chapter 61 and TDRL retirees with one to 19 years are eligible for CRSC

**TERA retirees with 15-19 years are eligible for CRSC

What is *Service Related vs. Combat Related*

- Service-Related Injuries

  Example:

  - Hurt ***knee*** during Battalion run at Airborne School
  - Directly related to military service

- Combat-Related Injuries

  Examples:

  - Simulating War - hurt ***knee*** while reacting to OPFOR fire during FTX
  - Hazardous Services - hurt ***knee*** on a day or night jump
  - Instrumentality of War - hit ***knee*** on rotating tank turret during FTX
  - Armed Conflict - shot in ***knee*** by enemy during time of war

Two Forms of Concurrent Receipt

A Decision Matrix	CRSC *Benefit*	CRDP *Pay*
Full Concurrent Receipt	Yes	No – 10 yr phase in (except 100% ratings)
VA Rating Starts At	10%	50%
Federal Tax	Tax Free	Taxed
File Claims	Must Apply	Automatic
Retroactive Pay	Yes	No
Qualified Injury	Combat Linked	Service Connected
Subject to Uniform Services Former Spouse Protection Act (USFSPA)	No	Yes
SBP (Survivor Benefit Plan) 1 October 1972	No	Yes
Available to Chapter 61 Medical and TDRL retirees with less than 20 years of service	Yes	No

Notes

a. If receiving Combat Retirement Disability Pay (CRDP) payments will be subtracted from CRSC payments

b. Claimants with 60-90% awarded Individually Unemployable (IU), receive 100% VA which is retroactive to 1 January 2005 and payable after 1 January 2008 (CRDP); CRSC receives 100% IU since 2005

c. A retiree cannot receive both CRSC and CRDP concurrently

d. If a retiree is eligible for both programs, they will be given the opportunity to elect which program they will receive

e. A retiree may switch between programs during an annual "Open Season" between December and January

f. CRDP may qualify for SBP if SBP coverage is elected at time of retirement

Summary of 2008 NDAA Changes

- Medical Chapter 61: one-19 years Service disability to receive concurrent receipt only from CRSC
- TDRL: one-19 year Service disability retired to receive concurrent receipt only from CRSC
- TERA: 15-19 year eligible retirees receive concurrent receipt from CRSC and CRDP
- DoD Program Guidance issued in June of 2008

Chapter 61 Special NDAA 2008 Rule

- Chapter 61 of Title 10 USC provides for VA reduction of service pay and concurrent receipt from CRSC (only)
- Chapter 61 creates a second "offset" after the VA's offset
- Chapter 61 is the difference between "Service's Department" rated disability pay vs. service retired pay (for longevity)
- DoD assigned "percentage of disability" pay represents the difference in retired medical pay "offset" (example on following slide)
- The Chapter 61 pay offset adds to the VA pay offset creating a second "offset" that reduces the CRSC payment (example on following slide)

Formula Basis for Chapter 61 Payments

- DFAS Method A
  - **Service Base Pay X Army Retirement Disability Rating**
- DFAS Method B
  - **Service Base Pay X Years of Service X 2.5%**

Note: Example computations on next slide

Chapter 61: Medical Retirement Pay Example

- E4 with 4 Years of Service and an 80% disability rating from both the DoD and the VA

  Method A - $1,978 X 80% = $1,582 (*Medical 61 Disability pay*)

  Method B - $1,978 X 4 YOS X 2.5% = $197.80 (Reg. *Service pay*)

  An 80% VA Service-Connected Disability = $1,349 (*VA Disability pay*)

- NDAA 2008 Special Rule Applied

  Method A – Method B = "DoD Disability Pay"

  $1,582 - $197.80 = $1,384.20 (*Medical 61 pay*)

- VA Disability Pay – "DoD Disability Pay" = Amount Eligible for CRSC

  $1,349.00 – $1,384.20 = – $35.20** (*Net CRSC waivered pay*)

- **No CRSC Pay**

CRSC Benefit =>20 Year Retiree

A retiree receives a total of $1,521 a month for military retired service pay and, has been awarded VA service-connected disabilities at 100% and combat "related" disabilities at 50%

With CRDP	
Military Retired Pay (E7)	$1,521
VA Offset	- $1,521
VA Pay (100%)	+$2,600
CRDP (100%)	+$1,521
Total Pay =	$4,121 Total
$2,600 Tax-Free / $ 1,521 Taxed	

With CRSC	
Military Retired Pay	$1,521
VA Offset	-$1,521
VA Pay (100%)	+$2,600
CRSC (50%)	+$750
Total Pay =	$3,350 Tax-Fre

How to Procure Missing Medical Records

Step 1-	Provide Primary Provider* current diagnosis and existing medical documentation for claimed injuries
Step 2-	Provide proof of assignment stating *Where/When* injured (e.g. Orders, Morning Reports, DA Form 2-1)
Step 3-	Provide personal statement claiming ***HOW*** you were injured (direct cause vs. whole career)
Step 4-	Provide a *Buddy Statement* to support your claim if available (Military.Com has a Buddy Finder site)
Step 5-	Take the above documents to a local Military Treatment Facility (MTF) or VA Hospital/Clinic
Step 6-	Ask for "your" computer-generated medical Exam Notes validating ***HOW*** the injury occurred. The medical provider should use your evidence above and diagnosis of the condition from the records you provided (provider must *not* state a "history from the Servicemember")**

*Doctor, nurse, or physician assistant

**See copy of our letter explaining purpose of the visit to your primary provider

Based on VA Title 38

Submitting a Successful CRSC Claim

- DO Submit CRSC:
  - A signed claim form
  - Copies of ALL VA-rating decisions which include the letter and the narrative summaries
  - Copies of ALL DD214s and DD215s
  - Official documentary evidence that supports ***HOW*** the specific disability claimed can be linked to a combat-related event

- DO NOT Submit to CRSC:
  - Medical records that do not pertain to the disability being claimed
  - Electronic media, EKGs, lab slips, or dental records
  - Personal or *Buddy* statements (okay for MTF or VA, but not CRSC)

CRSC Summary

- The top two reasons CRSC claims are disapproved
  - Official documentation provided does not tell ***HOW*** the injury occurred
  - The VA-rating decision *Narrative Summary* was not provided

- CRSC offers helpful electronic tools to assist retirees during the claim process on our Website or through our Call Center
  - Letter to your medical provider
  - Procuring missing documents
  - Tips to preparing a successful claim
  - Frequently Asked Questions

Benefit Program Related to CRSC

Traumatic Servicemembers' Group Life Insurance (TSGLI)

Traumatic Servicemembers' Group Life Insurance (TSGLI)

- What is TSGLI?
  - Insurance benefit attached to Servicemembers' Group Life Insurance (SGLI) coverage for Soldiers who suffer a qualifying loss due to a traumatic injury
  - TSGLI helps injured Soldiers and their Families
  - Provides tax-free payment(s) between $25,0000 and $100,000 per traumatic event
  - Is available to Soldiers from all components—Active, Reserve, or National Guard and members of all branches of Service

TSGLI Eligibility—Circumstances

Two Different Programs

RETROACTIVE Related to combat zones	PROSPECTIVE Anytime and Anywhere
7 October 2001 – 30 November 2005	1 December 2005 – forward
✓ Qualifying traumatic injury must occur while on orders in a Combat Zone ✓ Soldier does not have to be currently serving in Army ✓ SGLI coverage not necessary	✓ Qualifying traumatic injury can occur under any circumstances—doesn't have to be combat-related ✓ Traumatic injury does NOT have to occur while on orders ✓ Soldier must have SGLI coverage

Pending legislation: Senate Bill 1315 passed on 24 April 2008 and is in review by the House. It would eliminate the retroactive CZ, offering "anytime, anywhere" coverage for all Soldiers with qualifying injuries back to 7 October 2001

Qualifying Traumatic Injuries/Physical Losses

Definition: A Soldier who sustains one of 44 qualifying physical losses caused by external force or violence

	Qualifying injuries (losses)	As a result of (event examples)
Physical Losses #1-43	Amputation (limb or entire finger with thumb)	Improvised Explosive Device; Civilian Car Accident; Training Accident; Vehicle Borne Improvised Explosive Device; Motorcycle Accident; Small Arms; Rocket Propelled Grenade; Civilian Aircraft Accident
	Loss of Sight, Speech or Hearing (see program defined guidance)	
	Paralysis (quadriplegia, paraplegia, hemiplegic)	
	Brain Injury or Coma (Glasgow Coma score of eight or less)	
	Burns (30% full thickness of face or body)	
ADL Losses #37 & #44	Other traumatic injuries resulting in loss of Activities of Daily Living (ADLs). **UNABLE TO INDEPENDENTLY PERFORM** at least two of six ADLs for specified periods of time.	

***New program guidance will be issued in FY 2009 which will result in an expansion of the current losses and increase the awards**

Activities of Daily Living (ADLs) Loss Descriptions

Unable to independently perform two or more…

Eating	…feed oneself, relying on a tube to receive nourishment
Bathing	…clean oneself without assistance (can't bathe independently)
Dressing	…put on shoes and socks (for example)
Toileting	…relieve bladder/bowel or perform associated hygiene
Transferring	…get in and out of bed or chair
Continence	…manage and control bowel and bladder function

TSGLI—Summary

- A Soldier must have at least <u>one</u> of the 44 scheduled physical losses

- The loss must be caused by external force or violence
  - PTSD is not covered by TSGLI (cognitive vs physical)

- Medical documentation must substantiate the "Types of ADLs" and the "Time" they were "unable to independently perform"

- Every case is different, even if caused by the same event
  - Every Soldier's treatment is different
  - Circumstances, injury specifics and documentation vary

New VA-Program Guidance for TSGLI

- Reduces requirements and increases benefits on the loss schedule (1-44)
- Allows benefit for limb salvage/uniplegia (paralyzed limb)
- Provides fifteen-day consecutive in-patient hospitalization stay pay at $25,000 (due to external force or violence)
- New VA-Program Guidance is slated for FY 2009

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	Website:	**CRSC: www.crsc.army.mil** **TSGLI: www.tsgli.army.mil**
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